

From: Jimmy Rotharmel
Subject: CRA Regulations Hearings

Comments:

September 28, 2010

Dear Federal Reserve Board:

If CRA had covered more lenders, the economic collapse wouldn't have been so drastic or could have been avoided altogether. Please expand and modernize CRA to cover more lenders to protect communities and borrowers like me.

I lost a condo my wife lost her job she was an English teacher. she is now a truck driver . at a low rate of pay due to minimal driving experience but at least we are both employed now . we have payed off about half of the credit card debt. we did pull the plug on the condo before it ran us too far in cc debt but the rules are not in the consumers favor thank god California does have some decent consumer protection laws regarding real estate and the advice of a good bankruptcy attorney. maybe the reform legislation will help I took all my checking savings loans investments out of the banks and now deal only with my locale credit union. And mmi is a good service for those over loaded with cc debt. goggle it you will not win on your own with the bankster criminals at the cc company's. And I still get cc applications weekly from Capitol one wile I am enrolled in the mmi debt payment plan part of the agreement is to not have a cc when you are enrolled, these folks want you to owe till you die. its amazing watch the move maxed out.

Sincerely, discusted

Jimmy Rotharmel